



## AGING INTERNET INFORMATION NOTES empowering users to explore internet resources

### **Income of the Elderly and Safety Net Programs**

(See also: [Housing Alternatives](#), [Long Term Care Services in the States](#), [Health and Long Term Care Costs](#), and [Federal Portals](#))

Few public policy issues are more hotly debated than the role Federal and state governments should play in providing income support through budget appropriations, trust funds and tax expenditures for low-income older adults. While some support programs are indirect and relatively obscured from public scrutiny others make headlines nearly every day, including Social Security and Supplemental Security Income (SSI). Low-income older adult's financial needs are also supported with Medicaid, Disability, Food Stamps, senior housing and employment programs, and energy assistance. Tax expenditures at the federal and state levels for older adults include income tax deductions. At the local level many jurisdictions offer property tax relief. In fact, it is easier to list government programs for older adults that are not income-based than those that are. Among those are Medicare, research and education, most Older Americans Act programs and recreational fees. Other Aging Internet Information Notes address in more detail selected income support programs: Nutrition and Food Safety, Housing Options and Directories, Pensions and Pension Benefits, and Reverse Mortgages.

- [Consumer Portal Sites on Benefit Programs](#)
- [Federal Government Programs](#)
- [Statistics](#)
- [Research and Policy Centers](#)
- [Policy Papers and Discussions](#)

---

#### **Consumer Sites on Benefit Programs**

##### **Benefits Checkup**

(National Council on Aging)

<http://www.benefitscheckup.org/>

##### **Eldercare Locator – Directory of Aging Information and Assistance Centers**

(U.S. Administration on Aging)

<http://www.eldercare.gov/>

**Federal Retirement Benefits**

(FirstGov for Seniors)

[http://www.seniors.gov/retirementplanner/federal\\_retirement\\_benefits.html](http://www.seniors.gov/retirementplanner/federal_retirement_benefits.html)

**Government Assisted Housing**

(FirstGov for Seniors)

[http://www.seniors.gov/retirementplanner/housing/govt\\_assisted\\_housing.html](http://www.seniors.gov/retirementplanner/housing/govt_assisted_housing.html)

**GovBenefits**

<http://www.govbenefits.gov/>

**Health Care Cost Assistance Programs**

(Centers for Medicare and Medicaid)

<http://www.medicare.gov/AssistancePrograms/Home.asp>

**Public Benefits Updates**

(AARP)

<http://www.aarp.org/ntltrpro/benefits.html>

**Federal Government Programs****Department of Agriculture****Food Stamp Program**

(U.S. Department of Agriculture)

<http://www.fns.usda.gov/fsp/>

**Department of Education****Independent Living – Older Blind Program**

(Rehabilitation Services Administration)

<http://www.ed.gov/programs/rsailob/index.html>

**Department of Energy****Weatherization Assistance Program**

<http://www.eere.energy.gov/weatherization/>

**Federal Communications Commission****Get Connected – Afford A Phone**

(Federal Communications Commission)

<http://www.fcc.gov/cgb/getconnected/>

**Department of Health and Human Services****- Administration on Aging**

## **Elders and Families**

<http://www.aoa.gov/eldfam/eldfam.asp>

- Administration for Children and Families

## **Low Income Home Energy Assistance Program**

<http://www.acf.dhhs.gov/programs/liheap/faq.htm>

## **What is LIHEAP?**

(Campaign for Home Energy Assistance)

<http://www.liheap.org/background.html>

## **Social Service Block Grant Annual Report 2000**

(Administration for Children and Families)

<http://www.acf.hhs.gov/programs/ocs/ssbg/docs/rtoc00.htm>

- Administration for Health Resources and Services

## **Community Health Centers**

(Bureau of Primary Health Care)

<http://bphc.hrsa.gov/chc/chemain.asp>

- Centers for Medicare and Medicaid Services

## **Overview of the Medicaid Program**

<http://www.cms.gov/medicaid/mover.asp>

## **Medicare Eligibility, Enrollment and Premiums**

<http://www.medicare.gov/Basics/Overview.asp>

Department of Housing and Urban Development

**Senior Citizens** [look for links under “Find an Apartment”]

<http://www.hud.gov/groups/seniors.cfm>

Internal Revenue Service

## **Older Americans Tax Guide**

<http://www.irs.gov/formspubs/display/0,,i1%3D50%26genericId%3D12342,00.html>

## **Credit for the Elderly and Disabled**

<http://www.irs.gov/formspubs/display/0,,i1%3D50%26genericId%3D11904,00.html>

## **Child and Dependent Care Credit**

<http://www.irs.gov/formspubs/display/0,,i1%3D50%26genericId%3D12751,00.html>

Social Security Administration

## **FAQs**

[http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfg/php/enduser/std\\_alp.php](http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfg/php/enduser/std_alp.php)

### **Social Security Disability Benefits**

<http://www.ssa.gov/pubs/10029.html>

### **Social Security Retirement Benefits**

<http://www.ssa.gov/pubs/10035.html>

### **Social Security Survivor Benefits**

<http://www.ssa.gov/pubs/10084.html>

### **Supplemental Security Income Benefits**

<http://www.ssa.gov/pubs/11000.html>

### **Department of Veterans Affairs**

#### **Veterans Benefits**

<http://www.va.gov/>

#### **VA Programs for Older Veterans**

<http://www.va.gov/pressrel/99oldvet.htm>

#### **Federal Benefits for Veterans and Dependents**

<http://www.va.gov/pubaff/fedben/01Fedben.pdf>

1

### **Statistics**

#### **Poverty Guidelines**

(U.S. Department of Health and Human Services)

<http://aspe.hhs.gov/poverty/poverty.shtml>

#### **The 2000 Green Book – Overview of Entitlement Programs**

(Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services)

<http://aspe.hhs.gov/2000gb/>

#### **In Brief: Entitlement Spending and the Economy: Past Trends and Future Projections (September 2002)**

(Public Policy Institute, AARP)

[http://research.aarp.org/econ/inb58\\_spending.html](http://research.aarp.org/econ/inb58_spending.html)

#### **Entitlement Spending and the Economy: Past Trends and Future Projections**

(Public Policy Institute, AARP)

[http://research.aarp.org/econ/2002\\_13\\_spending.html](http://research.aarp.org/econ/2002_13_spending.html)

### **Income and Poverty**

#### **Deeper in Debt: Trends Among Midlife and Older Americans (2002)**

(Public Policy Institute, AARP)

[http://research.aarp.org/econ/dd70\\_debt.html](http://research.aarp.org/econ/dd70_debt.html)

### **Source of Income for Persons Age 65 and Over in 2001**

(U.S. Census)

[http://ferret.bls.census.gov/macro/032002/perinc/new08\\_036.htm](http://ferret.bls.census.gov/macro/032002/perinc/new08_036.htm)

### **A Profile of Older Taxpayers (September 2002)**

(Public Policy Institute, AARP)

[http://research.aarp.org/econ/dd76\\_taxpayers.html](http://research.aarp.org/econ/dd76_taxpayers.html)

### **Projecting Poverty Rates in 2020 for the 62 and Older Population What Changes Can We Expect and Why?**

(Urban Institute)

<http://www.urban.org/url.cfm?ID=410550>

### **Income and Future Poverty Rates of the Aged**

(Social Security Administration)

<http://www.ssa.gov/policy/docs/ssb/v64n3/v64n3p23.html>

### **Age, Sex, Household Relationship, Race and Hispanic Origin - Poverty Status of People by Selected Characteristics in 2001**

(U.S. Census Bureau)

[http://ferret.bls.census.gov/macro/032002/pov/new01\\_000.htm](http://ferret.bls.census.gov/macro/032002/pov/new01_000.htm)

### **Single Years of Age – Poverty of People in 2001**

(U.S. Census Bureau)

[http://ferret.bls.census.gov/macro/032002/pov/new23\\_000.htm](http://ferret.bls.census.gov/macro/032002/pov/new23_000.htm)

### **People Age 65 and Over by Ratio of Income to Poverty and State**

(U.S. Census Bureau)

<http://www.census.gov/hhes/poverty/65+inctopov.html>

### **Income of the Aging Chartbook, 2001**

(Social Security Administration)

[http://www.ssa.gov/policy/docs/chartbooks/inc\\_aged/2001/index.html](http://www.ssa.gov/policy/docs/chartbooks/inc_aged/2001/index.html)

### **Poverty - Older Americans 2000: Key Indicators of Well Being**

(Federal Interagency Forum on Aging-Related Statistics)

<http://www.aoa.gov/agingstats/chartbook2000/tables-economics.html> - Indicator

### **Income and Poverty of Older Americans in 1999: A Chartbook**

(Public Policy Institute, AARP)

[http://research.aarp.org/econ/income\\_poverty.html](http://research.aarp.org/econ/income_poverty.html)

### **People 65 Years and Over by Ratio of Income to Poverty and State**

(U.S. Census Bureau)

<http://www.census.gov/hhes/poverty/65+inctopov.html>

### **Percent Distribution of Households, by Selected Characteristics Within Income Quintile and Top 5 Percent in 2000**

(U.S. Census Bureau)

[http://ferret.bls.census.gov/macro/032001/hhinc/new06\\_000.htm](http://ferret.bls.census.gov/macro/032001/hhinc/new06_000.htm)

## **People and Families in Poverty by Selected Characteristics: 1999 and 2000**

(U.S. Census Bureau)

<http://www.census.gov/hhes/poverty/poverty00/tablea.pdf>

## **Poverty Thresholds in 2000, by Size of Family and Number of Related Children Under 18 Years**

(U.S. Census Bureau)

<http://www.census.gov/hhes/poverty/poverty00/thresh00.html>

## **Ratio of Family Income to Poverty Threshold for People by Selected Characteristics: 2000**

(U.S. Census Bureau)

<http://www.census.gov/hhes/poverty/poverty00/tablee.pdf>

## **People and Families in Poverty by Selected Characteristics: 1993 and 2000**

(U.S. Census Bureau)

<http://www.census.gov/hhes/poverty/poverty00/tablea4.pdf>

## **Supplemental Security Income and Social Security**

### **Social Security: Basic Data (July 2002)**

(Public Policy Institute, AARP)

[http://research.aarp.org/econ/fs39r\\_ss.html](http://research.aarp.org/econ/fs39r_ss.html)

### **Supplemental Security Income Data**

(Social Security Administration)

[http://www.ssa.gov/policy/data\\_sub109.html](http://www.ssa.gov/policy/data_sub109.html)

### **Statistics on SSI Participants by State**

(Kaiser Family Foundation)

<http://www.statehealthfacts.kff.org/cgi-bin/healthfacts.cgi?action=compare&category=Medicare&subcategory=Aged+SSI+Population&topic=Total>

### **Distribution of State Medicaid Enrollees by Enrollment Group, FY1998**

(Kaiser Family Foundation)

<http://www.statehealthfacts.kff.org/cgi-bin/healthfacts.cgi?action=compare&category=Medicaid+%26+SCHIP&subcategory=Medicaid+Enrollment&topic=Distribution+by+Enrollment+Group>

## **Housing**

### **Deeper in Debt Redux: Housing and Nonhousing Debt Burdens (August 2002)**

(Public Policy Institute, AARP)

[http://research.aarp.org/econ/dd75\\_debt.html](http://research.aarp.org/econ/dd75_debt.html)

**A Picture of Subsidized Households – 1998**  
(U.S. Department of Housing and Urban Development)  
<http://www.huduser.org/datasets/assths/statedata98/>

## Veterans

**VetPop2001 Adjusted to Census 2000**  
(U.S. Department of Veteran Affairs)  
<http://www.va.gov/vetdata/demographics/index.htm>

**Veteran Population 2001 State and National Tables**  
(U.S. Department of Veteran Affairs)  
<http://www.va.gov/vetdata/demographics/VP2001sn.htm>

**2001 National Survey of Veterans**  
(U.S. Department of Veterans Affairs)  
<http://www.va.gov/vetdata/SurveyResults/index.htm>

## Research and Policy Centers

**Boston College - Center for Retirement Research**  
[http://www.bc.edu/bc\\_org/avp/csom/executive/crr/index.shtml](http://www.bc.edu/bc_org/avp/csom/executive/crr/index.shtml)

**Center for Budget and Policy Priorities**  
<http://www.cbpp.org/>

**Century Foundation – Social Security Network**  
<http://www.socsec.org/>

**Employee Benefit Research Institute**  
<http://www.ebri.org/>

**Michigan Retirement Research Center**  
<http://www.mrrc.isr.umich.edu/>

**National Academy of Social Insurance**  
<http://www.nasi.org/>

**National Bureau of Economic Research – The Economics of Aging Program**  
[http://www.nber.org/programs/a/aging\\_report.html](http://www.nber.org/programs/a/aging_report.html)

**RAND – Center for the Study of Aging**  
<http://www.rand.org/centers/aging>

**Syracuse University Center for Policy Research - Aging Studies Program**  
<http://cpr.maxwell.syr.edu/aging.htm>

## **Welfare Information Network**

(The Finance Project)

<http://www.financeprojectinfo.org/win/default.asp>

## **Urban Institute – Retirement Project**

<http://www.urban.org/retirement/index.htm>

## **Wharton School – Pension Research Council**

(University of Pennsylvania)

<http://prc.wharton.upenn.edu/prc/prc.html>

## **Policy Papers and Discussions**

### **Social Security Disability: Reviews of Beneficiaries' Disability Status Require Continued Attention to Achieve Timeliness and Cost-Effectiveness. GAO-03-662 (July 2003)**

(U.S. General Accounting Office)

<http://www.gao.gov/cgi-bin/getrpt?GAO-03-662>

<http://www.gao.gov/highlights/d03662high.pdf> Highlights

### **Veterans Benefit Administration: Process for Preventing Improper Payments to Deceased Veterans Can Be Improved. GAO-03-906 (July 2003)**

(U.S. General Accounting Office)

<http://www.gao.gov/cgi-bin/getrpt?GAO-03-906>

### **Retirement Income Data: Improvements Could Better Support Analysis of Future Retirees' Prospects GAO-03-337 (March 2003)**

(U.S. General Accounting Office)

<http://www.gao.gov/cgi-bin/getrpt?GAO-03-337>

### **Military and Veterans' Benefits: Observations on the Concurrent Receipt of Military Retirement and VA Disability Compensation (March 2003)**

(U.S. General Accounting Office)

<http://www.gao.gov/cgi-bin/getrpt?GAO-03-575T>

### **In Brief: Poverty Experience of Older Persons: A Poverty Study From A Long-Term Perspective (March 2003)**

(Public Policy Institute, AARP)

[http://research.aarp.org/econ/inb67\\_poverty.html](http://research.aarp.org/econ/inb67_poverty.html)

### **Mounting Pressures: Physicians Serving Medicaid Patients and the Uninsured (December 2002)**

(Center for Studying Health Systems Change)

<http://www.hschange.org/CONTENT/505/?words=mounting+pressures>

### **Characteristics of Food Stamp Households: Fiscal Year 2001**

(Mathematica)

<http://www.mathematica-mpr.com/PDFs/2001CharReport.pdf>



**States as Innovators in Low-Income Health Coverage**

(Urban Institute)

<http://www.urban.org/UploadedPDF/900546.pdf>

**Older Persons Find It Hardest to Exit Poverty (May 2001)**

(Public Policy Institute, AARP)

[http://research.aarp.org/econ/dd61\\_poverty.html](http://research.aarp.org/econ/dd61_poverty.html)

**Explaining Why So Many People Do Not Save  
Center for Retirement Research at Boston College**

[http://www.bc.edu/bc\\_org/avp/csom/executive/crr/papers/wp\\_2001-05.pdf](http://www.bc.edu/bc_org/avp/csom/executive/crr/papers/wp_2001-05.pdf)

**Guide to Social Security**

(Economic Policy Institute)

<http://www.epinet.org/Issueguides/socialsecurity/socialsec.html>

**Living Longer: The Challenges of an Aging Population:  
National Issues Forum: May 25, 2000**

(Brookings Institution)

[http://www.brook.edu/comm/transcripts/20000525\\_P2K/panel.htm](http://www.brook.edu/comm/transcripts/20000525_P2K/panel.htm)

**The Roles of Medicare and Medicaid in Financing Health and Long-Term Care for  
Low-Income Seniors. September 2000**

(Commonwealth Fund)

[http://www.cmwf.org/programs/elders/komisar\\_med\\_chartbook\\_375.pdf](http://www.cmwf.org/programs/elders/komisar_med_chartbook_375.pdf)

**The Allure of Money: America's Love-Hate Relationship with the Almighty Dollar**

(Modern Maturity, AARP)

[http://www.aarp.org/mmaturity/jul\\_aug00/allure.html](http://www.aarp.org/mmaturity/jul_aug00/allure.html)

**The Impact of Pay Inequality, Occupational Segregation, and Lifetime Work  
Experience on the Retirement Income of Women and Minorities**

(Public Policy Institute, AARP)

[http://research.aarp.org/econ/9910\\_women.html](http://research.aarp.org/econ/9910_women.html)

**Options for Reducing Poverty among Elderly Women by Improving Supplemental  
Security Income - National Academy of Social Insurance 12<sup>th</sup> Annual Conference**

(Center on Budget and Policy Priorities)

<http://www.cbpp.org/1-27-00socsec.htm>

**Social Security Reduces Proportion Of Elderly Who Are Poor From Nearly One In  
Two To Less Than One In Eight – April 1999**

(Center on Budget and Policy Priorities)

<http://www.cbpp.org/4-8-99socsec.htm>

**Social Security and Poverty among the Elderly – Chapter in  
Strengths of the Safety Net: How the EITC, Social Security, and Other Government  
Programs Affect Poverty**

(Center on Budget and Policy Priorities)  
<http://www.cbpp.org/snd98-rep.htm> - IV

**Guaranteed Income: SSI and the Well-Being of the Elderly Poor – March 2000**  
(National Bureau of Economic Research)  
<http://papers.nber.org/papers/w7574>

**The Diversity of Risk among Age-62 Retired Worker Beneficiaries – November 2000**  
(Center for Retirement Research at Boston College)  
[http://www.bc.edu/bc\\_org/avp/csom/executive/crr/wp\\_2000-08.shtml](http://www.bc.edu/bc_org/avp/csom/executive/crr/wp_2000-08.shtml)

**Social Security and Retirement – December 2000**  
(Center for Retirement Research at Boston College)  
[http://www.bc.edu/bc\\_org/avp/csom/executive/crr/papers/wp\\_2000-11.pdf](http://www.bc.edu/bc_org/avp/csom/executive/crr/papers/wp_2000-11.pdf)

**How Effective is Redistribution Under the Social Security Benefit Formula?**  
National Bureau of Economic Research  
(Center for Retirement Research at Boston College)  
[http://www.bc.edu/bc\\_org/avp/csom/executive/crr/papers/SIV-2 Gustman Steinmeier.pdf](http://www.bc.edu/bc_org/avp/csom/executive/crr/papers/SIV-2_Gustman_Steinmeier.pdf)

**Household Borrowings from 4019 (k) Plans**  
(Center for Retirement Research at Boston College)  
[http://www.bc.edu/bc\\_org/avp/csom/executive/crr/papers/SV-1 Sunden Surette.pdf](http://www.bc.edu/bc_org/avp/csom/executive/crr/papers/SV-1_Sunden_Surette.pdf)

**Medicaid Eligibility for the Elderly**  
The Kaiser Commission on Medicaid and the Uninsured  
(The Kaiser Foundation)  
<http://www.kff.org/content/archive/2145/>

**Tax Benefits for the Elderly – April 2000**  
(Urban Institute)  
[http://www.urban.org/retirement/reports/5/retire\\_5.html](http://www.urban.org/retirement/reports/5/retire_5.html)

BMC: 09/16/03

**Center for Communications and Consumer Services**  
Tel. 202-619-0724  
FAX 202-357-3523  
Internet: <http://www.aoa.gov>  
Email: [aoainfo@aoa.gov](mailto:aoainfo@aoa.gov)